

REMARKS

Reconsideration and allowance of the present application are respectfully requested. Claims 1-8, 10-55, and 60-63 are currently pending in this application.

Regarding the Obviousness-Type Double Patenting Rejection

Paragraph Nos. 3 and 4 of the Office Action reject claim 56 of the instant case in view of claim 50 of co-pending U.S. Application No. 10/412,912 (the '912 Application) under the doctrine of obviousness-type double patenting. Applicant respectfully traverses this rejection for the following reasons.

The present Response cancels claim 56 without prejudice or disclaimer (along with claims 57-59, which depend from claim 56). These canceled claims have been imported into the '912 Application for examination in that case. The Applicant submits that the removal of claim 56 from the present application renders the obviousness-type double patenting rejection a moot issue. Applicant therefore respectfully requests that this rejection be withdrawn.

Regarding the 35 U.S.C. § 112, Second Paragraph, Rejection

Paragraph Nos. 5 and 6 of the Office Action reject claims 50-55 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter set forth therein. This Response amends claims 50 in a manner which is believed to address the issues identified in paragraph No. 6 of the Office Action. More specifically, the Patent Office is informed that line 2 of claim 50 originally recited "storing one or more segments of risk management information," but through a transcription error, the claim was presented in an earlier amendment as "storing one or

1 more segments or risk management information.” The present Response rectifies the
2 transcription error. In view of the changes made to claim 50, the Applicant respectfully
3 requests that the 35 U.S.C. § 112, second paragraph, rejection be withdrawn. Moreover,
4 since there are no other outstanding rejections applied to claims 50-55, the Applicant
5 submits that these claims are in condition for allowance, and notice of same is
6 respectfully requested.

7 The Patent Office is also informed that the Applicant has independently made a
8 formal change to claim 39. Namely, this Response changes the square brackets that
9 appear in claim 39 to curved brackets. This change has been made to avoid a
10 misinterpretation of the square brackets as demarcating a passage to be deleted. Further,
11 Applicant has independently made changes to claims 21, 32, and 33 to correct
12 typographical errors.

13
14 *Indication of Allowable Subject Matter*

15 Applicant notes with appreciation the indication in paragraph No. 10 of the Office
16 Action that of the Office Action that claims 62 and 63 are allowed.

17 Applicant notes with equal appreciation the indication in paragraph No. 9 of the
18 Office Action that claims 3-16, 25, 26, 28-49, and 57-61 would be allowable if rewritten
19 in independent form including all of the limitations of the base claim and any intervening
20 claims. In this response, claims 3, 6, 8, 10-12, 16, 25, 26, 28-31, 34, 35, 38, 40, 42, 43,
21 45, 47, 49, and 60 have been amended into independent form. Claims 4, 5, 7, 13-15, 32,
22 33, 36, 37, 39, 41, 44, 46, 48, and 61 depend variously from the above-identified claims
23 that have been rewritten as independent claims. In view of these changes, the Applicant
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1 submits that claims 3-8, 10-16, 25, 26, 28-49, 60, and 61 are now in condition for
2 allowance, and notice of same is respectfully requested.

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4 *35 U.S.C. § 103 Rejection*

5 Paragraph Nos. 7 and 8 of the Office Action reject claims 1, 2, 17-24, and 27
6 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Published Application No.
7 2002/0099586 to Bladen et al. (referred to below as "Bladen") in view of U.S. Published
8 Application No. 2003/0037063 to Schwartz et al. (referred to below as "Schwartz").
9 Applicant respectfully traverses this rejection for the reasons stated below.

10 Claim 1 has been amended in this response to incorporate the subject matter of
11 claim 9. Paragraph No. 9 of the Office Action indicates that the subject matter of claim 9
12 would be allowable if rewritten in independent form including all of the limitations of the
13 base claim and any intervening claims. Accordingly, the Applicant submits that claim 1
14 is now allowable. Claims 2, 17-24, and 27 directly or indirectly depend from claim 1 and
15 are allowable for at least this reason.

16 In view of the above-indicated amendments to claim 1, the Applicant respectfully
17 requests that the 35 U.S.C. § 103 rejection be withdrawn.

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19 *Information Disclosure Statement*

20 A supplemental Information Disclosure Statement accompanies this Response.
21 The Patent Office is requested to consider the documents cited therein, and notify
22 Applicant of same.

23 Further, this is to inform the Patent Office that Employers Reinsurance
24 Corporation, previously owned by General Electric Company of Schenectady, New York,
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1 has been acquired by, and is now wholly owned by, Swiss Reinsurance Corporation of
2 Zurich Switzerland.

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4 *Regarding the Attached Substitute Declaration*

5 A Substitute Declaration and associated Petition under 37 C.F.R. § 1.183 is
6 submitted herewith.

7
8 *Conclusion*

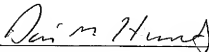
9 The arguments presented above are not exhaustive; Applicant reserves the right to
10 present additional arguments to fortify its position. Further, Applicant reserves the right
11 to challenge the alleged prior art status of one or more documents cited in the Office
12 Action.

13 All objections and rejections raised in the Office Action having been addressed, it
14 is respectfully submitted that the present application is in condition for allowance and
15 such allowance is respectfully solicited. The Examiner is urged to contact the
16 undersigned if any issues remain unresolved by this Response.

17 Respectfully Submitted,
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21 Dated: September 15, 2006

By:



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